# Self-Service Benefits FAQs

#### What is MCG HR Self- Service Benefits?

MCG HR Self Service Benefits is the Web-based application that allows you to view your current year's benefit plan, options, coverage and rates. It also enables you to make your benefits changes for yourself and your dependents for the upcoming plan year. You can make your changes 24/7 from home or at work as long as you have Single Sign On (or, for retirees and participating agency employees, AccessMCG). If you have forgotten your password, visit <a href="https://www.montgomerycountymd.gov/mcg/password">www.montgomerycountymd.gov/mcg/password</a> to reset it.

## 2. I need help using the system; what should I do?

If you need help using Self-Service Benefits, two types of assistance will be available during Open Enrollment:

- Self-Service Benefits Online Instructions that describe such scenarios as how to add or delete a dependent, print a confirmation statements, and more.
- Hands-on computer assistance, during which you can learn how to use the system:

Monday - Friday, 8:00 am - 5:00 pm:

OHR Health Insurance Customer Care Center

101 Monroe Street, 7<sup>th</sup> Floor

Rockville, MD 20850

No appointment needed; walk-ins are welcome!

#### 3. Why do I need to add my dependents first?

Your eligibility for coverage for the various benefit plans and options is based on your number of qualified dependents. Without all of your dependent information added first, you are only eligible for "Self" coverage and cannot choose "Self+1" or "Family" levels of coverage.

#### 4. Can I add my dependents later?

Yes, but if you do, you must reselect your benefit elections, including your dependents. It's much easier to add your dependents first!

#### 5. What do I do if I have no changes for the next plan year?

Nothing, unless you are eligible for and want to enroll/re-enroll in a Flexible Spending Account (FSA). The FSA is the only benefit that does not automatically continue from year to year; you must re-elect to participate in the FSA every year. You can also go online and print your confirmation statement for next year, even if you make no changes.

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## 6. Why do I see "Suspended" and "Interim" after I have made my changes for the next plan year?

Let's say you add a new dependent and changed your coverage level "from "Self + 1" to "Self + Family." Adding a new dependent requires that you submit certain documentation (such as a birth certificate for children) by the appropriate deadline. This verifies your dependent's eligibility.

Until you submit the required paperwork, the system records your current year benefit elections with an "Interim" status. If you do not provide the appropriate paperwork by the deadline, this is the coverage you will have next year.

At the same time, the system records your requested benefit election with a "Suspended" status. If you provide the appropriate paperwork by the deadline, this is the coverage you will have next year.

# 7. Why do I see different "Coverage Start Dates"?

To explain this, let's look at an example. If someone changed plans or enrolled for the first time for 2016, the coverage start date will be shown as 01-Jan-2016; otherwise, the start date will be 01-Jan-2011 (the date the Self-Service System was introduced) or the last time the person made a change to that benefit after the System was introduced (such as 01-Jan-2012). No start dates will reflect participation prior to 01-Jan 2011.

# 8. After I have made selections for the next plan year during Open Enrollment, can I make more changes or correct something online?

Yes, if you make a mistake, you can redo your elections, as long as you do so before the Open Enrollment deadline. However, you should plan ahead: If you are also required to provide additional documentation (such as a birth or marriage certificate), you must do so such that your materials are <u>received</u> by the deadline.

**Tip:** If you are adding or deleting a dependent and need to order a birth, marriage, divorce or death record, contact the vital records department for your state, available on your Open Enrollment Home Page.

#### Deadline!

All Open Enrollment submissions—online or paper—must be <u>received</u> by the 5:00 pm ET Open Enrollment deadline shown in all of your materials and on the Open Enrollment Home Pages. This includes any required supporting documentation, such as certificates of birth or marriage to add a dependent. Supporting document submissions received after the deadline will not be accepted or processed.